

FILED 24 JUL '13 16:25 USDC-ORP

UNITED STATES DISTRICT COURT  
DISTRICT OF OREGON  
PORTLAND DIVISION

3'13 - CV - 1261 HZ

KUMAR NAHARAJA

Civil Case No. \_\_\_\_\_  
(to be assigned by Clerk of the Court)

(Enter full name of plaintiff(s))

Plaintiff(s),

v.

Carter D Wray; Erika L Finanger; Joseph Pinter;

Cindy Ferrell; Donald Girard; Patrick Brunett;

(Enter full name of ALL defendant(s))

Sue Simmons; Daniel Gibbs; Jeff Kraakevik; Jason Coryell; Dana Braner

Defendant(s). Thomas K Koch, Stephen A Back, and Barry Russman

I, Kumar Naharaja, move for the appointment of counsel for (check one):

- ☐ the limited purpose of reviewing and evaluating my claims;  
☐ for mediation or settlement; OR  
☒ for all purposes.

To support this motion, I declare under penalty of perjury that:

1. ☒ I have ~~been granted, or~~ have applied for, permission to proceed in forma pauperis; OR  
☒ I have attached an affidavit demonstrating my inability to pay the cost of an attorney.

2. I have made the following diligent efforts to obtain legal counsel but have been unsuccessful because of my poverty:

I am a foreign national student (resident physician) authorized to work by Department of Homeland Security. I am being unlawfully terminated from my education & employment and will no longer be able to pay for an Attorney's Services after losing employment.

3. I need appointed counsel to assist me because:

The complexity of my case involves several federal questions, such as anti-discrimination laws relating to education & employment, Foreign Labor certification Severe Labor abuse, Regulations related to Health Care Services to Public & involves diversity of citizenship

07/23/2013

DATE

SIGNATURE OF APPLICANT

KUMAR NAHARAJA

PRINTED NAME OF APPLICANT

**AFFIDAVIT**

In support of my Motion for Appointment of Pro Bono Counsel, I answer the following questions under penalty of perjury:

1. Are you currently incarcerated? ☐ Yes ☒ No  
If "Yes" state the place of your incarceration: \_\_\_\_\_
  
2. Are you currently employed? ☒ Yes ☐ No ☐ Self-employed
  - a. If the answer is "Yes," state:  
Employer's name: Oregon Health & Science University(will soon be unlawfully terminated)  
Employer's address: 3181 SW Sam Jackson Park Rd, L579 Portland, OR 97239  
Amount of take-home pay or wages: \$ 1359.03 per bi-weekly (specify pay period)
  
  - b. If the answer is "No," state:  
Name of last employer: \_\_\_\_\_  
Address of last employer: \_\_\_\_\_  
Date of last employment: \_\_\_\_\_  
Amount of take-home salary or wages: \$ \_\_\_\_\_ per \_\_\_\_\_ (specify pay period)
  
3. Is your spouse or significant-other employed? ☐ Yes ☐ No ☐ Self-employed ☒ Not applicable  
If the answer is "Yes," state:  
Employer's name: \_\_\_\_\_  
Employer's address: \_\_\_\_\_  
Amount of take-home pay or wages: \$ \_\_\_\_\_ per \_\_\_\_\_ (specify pay period)
  
4. In the past 12 months have you received any money from any of the following sources?
  - a. Business, profession or other self-employment ☐ Yes ☒ No  
If "Yes," state: Amount received: \$ \_\_\_\_\_  
Amount expected in future: \$ \_\_\_\_\_
  
  - b. Rent payments, interest, or dividends ☒ Yes ☐ No  
If "Yes," state: Amount received: \$ 100 (Enclosure # 2)  
Amount expected in future: \$ -none-

c. Pensions, annuities, or life insurance payments ☐ Yes ☒ No

If "Yes," state: Amount received: \$ \_\_\_\_\_

Amount expected in future: \$ \_\_\_\_\_

d. Disability or workers compensation payments ☐ Yes ☒ No

If "Yes," state: Amount received: \$ \_\_\_\_\_

Amount expected in future: \$ \_\_\_\_\_

e. Gifts or inheritances ☐ Yes ☒ No

If "Yes," state: Amount received: \$ \_\_\_\_\_

Amount expected in future: \$ \_\_\_\_\_

f. Any other sources ☐ Yes ☒ No

If "Yes," state: Source: \_\_\_\_\_

Amount received: \$ \_\_\_\_\_

Amount expected in future: \$ \_\_\_\_\_

5. Do you have cash or <sup>✓</sup>checking or ~~savings~~ accounts? ☒ Yes ☐ No  
(including prison trust accounts)?

If "Yes," state the total amount: \$19,853.16 (as of 7/23/13)

6. Do you own any real estate, stocks, bonds, securities, other financial instruments, automobiles or other valuable property? ☒ Yes ☐ No

If "Yes," describe the asset(s) and state the value of each asset listed.

Stocks and Bonds are default investments of employee benefits (Retirement Savings Plan)

Please refer to enclosures Nos. 3 & 4

7. Do you have any other assets? ☐ Yes ☒ No

If "Yes," list the asset(s) and state the value of each asset listed.

8. Do you have any housing, transportation, utilities, or loan payments, or other regular monthly expenses? ☒ Yes ☐ No

If "Yes," describe and provide the amount of the monthly expense.

Rent for Apartment : \$ 760 per month;

Electricity : approximately \$ 19 to \$ 20 per month

Internet (stand alone) Wireless: \$ 27.50 per month

Cell phone: \$ 75.73 per month; Automobile policy: \$100.76 per month (starting July 2013)

(3 Year lease) Leased Toyota Motor vehicle: \$299.00 per month; Gas: approx. \$22.00 per month

9. List the persons (or, if under 18, initials only) who are dependent on you for support, state your relationship to each person and indicate how much you contribute to their support.

No dependants

10. Do you have any debts or financial obligations? ☐ Yes ☒ No

If "Yes," describe the amounts owed and to whom they are payable.

None (Except as noted in item # 8 above)

07/23/2013

DATE

  
SIGNATURE OF APPLICANT  
KUMAR NAHARAJA

PRINTED NAME OF APPLICANT

Name: Kumar Naharaja  
Address: 930 NW 25<sup>th</sup> Place, Apt 402  
Portland, OR 97210-2875  
Phone: 612.987.6782

CIVIL CASE # \_\_\_\_\_

**IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF OREGON  
PORTLAND DIVISION**

Complaint on Educational Discrimination & Employment Discrimination in a Public Institute of  
Higher Education receiving Federal funds (Oregon Health & Science University School of Medicine)

**Plaintiff:** KUMAR NAHARAJA

Vs.

**Defendants:** Carter Wray, Erika Finanger, Donald Girard, Joseph Pinter, Cindy Ferrell, Daniel Gibbs,  
Patrick Brunett, Sue Simmons, Jeff Kraakevik, Jason Coryell, Dana Braner, Thomas K Koch,  
Stephen Back, and Barry Russman.

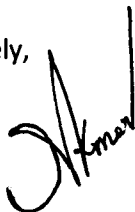
Motion for Appointment of Pro Bono Counsel

Honorable Chief District Judge Ann Aiken,

I am submitting a motion for Appointment of Pro Bono Counsel for all purposes. I was represented earlier this spring by Attorney at Law, Thomas F Spaulding for the limited purposes of filing a Tort Claim notice. I am no longer able to pay for an attorney's services and Attorney Tom Spaulding has quite appropriately canceled the retainer agreement on my request after I made the payment in full for his services until 6/20/13.

I believe my case involves several federal questions, such as anti-discrimination laws relating to education, anti-discrimination laws relating to employment, whistle blower protection laws, intertwined with regulations related to Foreign Labor Certification, Severe Labor abuse, Regulations and Laws related to Medicare and Health Services statues. I would like legal representation in the above noted civil suit in the District Court and I am therefore requesting you to appoint me a Pro Bono Counsel for all purposes.

Sincerely,



Kumar Naharaja

Dated: 07/24/2013

Enclosure #1



OREGON  
HEALTH & SCIENCE  
UNIVERSITY

3181 S.W. Sam Jackson Park Road • Portland, OR 97239-3098

Tel: (503) 494-8103

Employee: Kumar Naharaja  
Employee No: 67214

Federal Allowances: 0  
FIT Additional: \$0.00  
FIT:  
Medicare:

State Allowances: 0  
SIT Additional: \$0.00  
SIT:  
SS:

**Earnings Statement**  
Pay Period: 15  
Check Date: 07/19/2013

Earnings	Hours	Rate	Current	YTD
Salary			\$2,000.00	\$30,000.00
Benefit Dollars			\$318.00	\$4,452.00

Pre-Tax Deductions	Current	YTD
OHSU PPO	\$289.60	\$4,054.40
PMH Prking Pre	\$43.85	\$131.85
ODS Dental	\$22.22	\$311.08
PRK Prking Pre	\$0.00	\$484.00

<b>Total Pre-Tax Deductions</b>	<b>\$355.67</b>	<b>\$4,981.33</b>
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<b>After-Tax Deductions</b>	<b>Current</b>	<b>YTD</b>
-----------------------------	----------------	------------

Gross Cash Earnings	\$2,318.00	\$34,452.00
Non-Cash Taxable Earnings	\$0.00	\$0.00

<b>Total Gross Earnings</b>	<b>\$2,318.00</b>	<b>\$34,452.00</b>
-----------------------------	-------------------	--------------------

Tax Deductions	Current	YTD
SS Withheld	\$121.66	\$1,827.18
MEDICARE Withheld	\$28.45	\$427.32
FIT Withheld	\$312.84	\$4,705.88
WC Withheld	\$1.32	\$18.40
SIT Withheld	\$139.03	\$2,088.58

<b>Total Tax Deductions</b>	<b>\$603.30</b>	<b>\$9,067.36</b>
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<b>Total After-Tax Deductions</b>
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Expense Reimbursements	Current	YTD
------------------------	---------	-----

<b>Total Reimbursements</b>
-----------------------------

<b>Net Pay</b>	<b>\$1,359.03</b>
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OREGON  
HEALTH & SCIENCE  
UNIVERSITY

3181 S.W. Sam Jackson Park Road • Portland, OR 97239-3098

**Direct Deposit Advice**

Deposit Date  
07/19/2013

Deposit Amount  
\$1,359.03

Account Number: XXXXXXXX5844

DEPOSITED TO THE  
ACCOUNT OF:

Kumar Naharaja  
930 NW 25th Place, Apt 402  
Westover Towers  
Portland OR 97210

**NON-NEGOTIABLE****DIRECT DEPOSIT VOUCHER - NON-NEGOTIABLE**

U S BANK NA  
RETAIL SUPPORT EP-MN-WS5A  
P O BOX 64799  
ST PAUL MN 55164-0799



E.I.N. 31-0841368

Enclosure #2

800-872-2657, 503-872-2657, 800-685-5065 TDD  
0001 0984 0501

Page 1 of 1



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KUMAR NAHARAJA  
930 NW 25TH PL APT 402  
PORTLAND OR 97210-2875

FOR TAX YEAR

2012

TAXPAYER ID NUMBER

XXX-XX-2165

CORRECTED AS OF 04/16/13

2012 - 1099-INT, INTEREST INCOME

	ACCOUNT NUMBER	
CHECKING	3216 000153664785844	
BOX 1	INTEREST INCOME	100.00
TOTAL INTEREST		100.00

Form 1099-INT; Form 1099-DIV;  
Form 1099-OID - Copy B - For Recipient  
This is important tax information and is being  
furnished to the Internal Revenue Service. If you  
are required to file a return, a negligence penalty  
or other sanction may be imposed on you if this  
income is taxable and the IRS determines that it  
has not been reported.  
\*Form 1099-OID: The amount reported in Box 1  
may not be the correct figure to report on your  
income tax return. See instructions on back.



Oregon Health &  
Science University

KUMAR NAHARAJA  
930 NW 25TH PLACE, APT 402  
WESTOVER TOWERS  
PORTLAND, OR 97210-

### Retirement Savings Statement

Customer Service: (800) 343-0860  
Fidelity Investments Institutional Operations  
Company, Inc.  
82 Devonshire Street  
Boston, MA 02109

ENCLOSURE # 3

### Your Account Summary

Statement Period: 06/01/2013 to 06/30/2013

Activity	Ohsu 401a	Ohsu 403b	Ohsu 457b	Total
Beginning Balance	\$0.00	\$755.44	\$0.00	\$755.44
Employer Contributions	\$0.00	\$1,560.00	\$0.00	\$1,560.00
Change in Account Value	\$0.00	\$11.91	\$0.00	\$11.91
Ending Balance	\$0.00	\$2,327.35	\$0.00	\$2,327.35
Additional Information				
Vested Balance	\$0.00	\$1,396.41	\$0.00	\$1,396.41

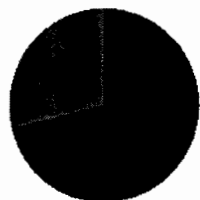
### Your Personal Rate of Return

This Period -2.2%

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

### Your Asset Allocation

Statement Period: 06/01/2013 to 06/30/2013



- 71.00% Stock Investments: \$1,652.42
- 29.00% Bond Investments: \$674.93

Your account is allocated among the asset classes specified above as of 06/30/2013. Percentages and totals may not be exact due to rounding.

The Additional Investment Information section lists the underlying allocation of your blended investments.

### Account Value

Statement Period: 06/01/2013 to 06/30/2013

This section displays the value of your account for the period, in both shares and dollars.

#### Ohsu 401a

Investment	Shares as of 05/31/2013	Shares as of 06/30/2013	Price as of 05/31/2013	Price as of 06/30/2013	Account Value as of 05/31/2013	Account Value as of 06/30/2013
Account Totals					\$0.00	\$0.00

#### Ohsu 403b

##### FIDELITY FREEDOM K FUNDS

Investment	Shares as of 05/31/2013	Shares as of 06/30/2013	Price as of 05/31/2013	Price as of 06/30/2013	Account Value as of 05/31/2013	Account Value as of 06/30/2013
Blended Investments*					\$755.44	\$2,327.35
FD Freedom K 2000	52.425	165.060	\$14.41	\$14.10	\$755.44	\$2,327.35
Account Totals					\$755.44	\$2,327.35

#### Ohsu 457b

Investment	Shares as of 05/31/2013	Shares as of 06/30/2013	Price as of 05/31/2013	Price as of 06/30/2013	Account Value as of 05/31/2013	Account Value as of 06/30/2013
Account Totals					\$0.00	\$0.00



	Account Value as of 05/31/2013	Account Value as of 06/30/2013
<b>Total for All Plans</b>	<b>\$755.44</b>	<b>\$2,327.35</b>

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

\*You have invested a portion of your account in Blended Investments. Blended Investments generally invest in a mixture of stocks, bonds and short-term investments, blending long-term growth from stocks with income from dividends and interest. Please refer to the Additional Investment Information section to see how your blended investments are allocated across the three asset classes.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

#### Your Contribution Elections as of As of 07/21/2013

This section displays the investments in which your future contributions will be invested.

#### Ohsu 401a

Your Current Investment Elections as of 07/21/2013

##### All Eligible Sources

Investment Option	Current %
<b>FIDELITY FREEDOM K FUNDS</b>	
<b>Blended Investments*</b>	
FID FREEDOM K 2030	100%
<b>Total</b>	<b>100%</b>

#### Ohsu 403b

Your Current Investment Elections as of 07/21/2013

##### All Eligible Sources

Investment Option	Current %
<b>FIDELITY FREEDOM K FUNDS</b>	
<b>Blended Investments*</b>	
FID FREEDOM K 2030	100%
<b>Total</b>	<b>100%</b>

#### Ohsu 457b

Your Current Investment Elections as of 07/21/2013

##### All Eligible Sources

Investment Option	Current %
<b>FIDELITY FREEDOM K FUNDS</b>	
<b>Blended Investments*</b>	
FID FREEDOM K 2030	100%
<b>Total</b>	<b>100%</b>

#### Your Contribution Summary

Statement Period: 06/01/2013 to 06/30/2013

#### Ohsu 403b

##### Contributions

	Employer Contribution
Period to date	\$1,560.00
Vested Percent	60%
Total Account Balance	\$2,327.35
Total Vested Balance	\$1,396.41

#### Your Account Activity

Statement Period: 06/01/2013 to 06/30/2013

Use this section as a summary of transactions that occurred in your account during the statement period.

#### Ohsu 403b

[View Detailed Transaction History for Ohsu 403b](#)

Activity	Employer Contribution	Total
<b>Beginning Balance</b>	<b>\$755.44</b>	<b>\$755.44</b>
Employer Contributions	\$1,560.00	\$1,560.00
Change in Account Value	\$11.91	\$11.91
<b>YOUR VESTED PERCENTAGE</b>	<b>60%</b>	
<b>YOUR VESTED BALANCE</b>	<b>\$1,396.41</b>	<b>\$1,396.41</b>

Ending Balance                    \$2,327.35                    \$2,327.35

**Additional Investment Information** As of 07/21/2013

Use this section to determine the asset allocation of your blended investments.

<i>Blended Investment</i>	<i>Stocks</i>	<i>Bonds</i>	<i>Short Term</i>
FID Freedom K 2030	71.00%	29.00%	0.00%

Blended investments generally invest in more than one asset class. The blended investment asset allocation above reflects the stated neutral mix or, if not available, the asset mix reported by Morningstar, Inc. for mutual funds or by investment managers for non-mutual funds.

Questions? Call (800) 343-0860

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IA=1 UM=1 AT=1 NB=4 SZ=5

U OF M RETIREMENT PLANS  
PO BOX 64925  
SAINT PAUL MN 55164-0925

AM  
KUMAR NAHARAJA  
930 NW 25TH PL  
APT 402  
PORTLAND OR 97210-2875

003086



## Your Retirement Account

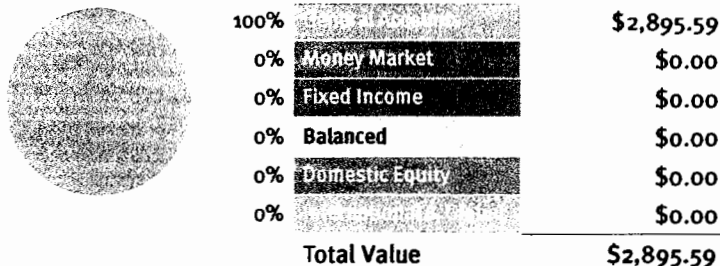
As of June 30, 2013

**\$2,895.59**

Value on April 1, 2013	\$2,874.33
+ Contributions	\$0.00
+ Withdrawals	\$0.00
+ Investment Gain (Loss)	\$21.26
<b>Total Change in Value This Quarter</b>	<b>\$21.26</b>

## Where Your Current Dollars are Invested

By asset class, based on your ending balance.



## Summary of Your Activity

Investment Name	Opening Value on 4/1/2013	Contributions	Transfers	Withdrawals	Gain/Loss	Closing Value on 6/30/2013	Price Per Unit/Share	Number of Units/Shares
<b>Faculty 401(a) Retirement Plan (After 7/1/89)</b>								
<input checked="" type="checkbox"/> ML General Account	\$2,874.33	\$0.00	\$0.00	\$0.00	\$21.26	\$2,895.59	-	-
<b>Total 401(a)</b>	<b>\$2,874.33</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$21.26</b>	<b>\$2,895.59</b>		

## Faculty Retirement Plans

April 1, 2013 - June 30, 2013

## Managing Your Account

1-800-421-3334 or [umnplans.securian.com](http://umnplans.securian.com)

Contact Securian Retirement regarding the General Account, Vanguard, Fidelity, and American Century investment options in the Faculty 401(a) Plan, and Securian investment options in the Faculty 403(b) Plan.

1-800-756-2363 or [umn.edu/ohr/benefits](http://umn.edu/ohr/benefits)

Please contact the U of M Employee Benefits Office for general questions about your retirement plan.

*Please review your statement carefully and report any discrepancies to the U of M Employee Benefits Office within 30 days. After 30 days, corrections will be made on a current basis.*

Enclosure # 4

## From the U of M Benefits Department



Are you saving enough for retirement? While the Faculty Retirement Plan is a great start, most individuals need to save for retirement in other ways as well. The University of Minnesota offers two voluntary pre-tax savings plans, the Optional Retirement Plan and the 457 Deferred Compensation Plan, to help you meet your goals. For additional information on these plans, please visit [www.umn.edu/ohr/benefits/retiresave](http://www.umn.edu/ohr/benefits/retiresave).



General Purpose

Money Market

Fixed Income

Balanced

Domestic Equity

Intl

Use this color key to understand how your dollars are allocated across the plan's available investment options.

KUMAR NAHARAJA

April 1, 2013 - June 30, 2013

### Detail of Your Minnesota Life General Account(s)

Name/Plan & Contribution Period	Interest Rate on 6/30/2013	Closing value on 6/30/2013
Minnesota Life General Account - Faculty 401(a) Retirement Plan (After 7/1/89) 10/01/1963 and Later	3.00%	\$2,895.59



Funds

Money Market

Fixed Income

Balanced

Domestic Equity

International &amp; Global

Use this color key to understand how your dollars are allocated across the plan's available investment options.

KUMAR NAHARAJA

April 1, 2013 - June 30, 2013

## Performance of Investment Options

You should consider the investment objectives, risks, charges and expenses carefully before investing. This information and the most recent month end performance are available on the web sites shown on page 1. Information shown represents past performance. Past performance does not guarantee future results and current performance may be lower or higher than the performance data quoted. Investment return and principal value of an investment will fluctuate so that the value, when redeemed, may be worth more or less than the original cost.

The performance numbers pertain to the Faculty Retirement Plan. The Securian and TIAA-CREF investments options are held in separate accounts within group annuity contracts. Investments denoted with an asterisk (\*) are closed to new contributions.

Name/Contribution Period	Effective Date	Rate
<b>General Accounts</b>		
Minnesota Life General Account Limited	02/01/2013	
08/01/2010 - 06/30/2013		3.50%
08/01/2009 - 07/31/2010		3.75%
11/01/2002 - 07/31/2009		4.05%
Prior to 11/01/2002		4.55%
Minnesota Life General Account	02/01/2013	
10/01/1963 - 06/30/2013		3.00%
TIAA Traditional Annuity	04/01/2013	
01/01/2012 - 06/30/2013		3.00%
10/01/2011 - 12/31/2011		3.50%
03/01/2011 - 09/30/2011		4.00%
09/01/2010 - 02/28/2011		3.50%
06/01/2010 - 08/31/2010		3.75%
01/01/2010 - 05/31/2010		4.00%
01/01/2009 - 12/31/2009		4.50%
01/01/2008 - 12/31/2008		5.00%
01/01/2000 - 12/31/2007		4.25%

Quarter Ended — Average Credit Rating —

	06/30/13	1 Year	3 Year	5 Year	10 Year
ML Gen Acct Limited	0.9%	3.5%	3.8%	4.8%	4.6%
ML General Account	0.7%	3.0%	3.0%	3.3%	3.2%
TIAA Trad Annuity	0.7%	3.0%	3.8%	5.0%	4.4%

The General Accounts are backed by the financial strength and claims-paying ability of the companies.

Name	Quarter Ended — Average Total Return —				
	06/30/13	1 Year	3 Year	5 Year	10 Year
<b>Money Market</b>					
CREF Money Market*	0.0%	0.0%	0.0%	0.3%	1.6%
Vanguard Prime Money Market Inst. Shares	0.0%	0.0%	0.1%	0.4%	1.9%
<b>Fixed Income</b>					
CREF Bond*	-0.7%	1.7%	4.8%	5.1%	4.2%
CREF Inflation Link Bond*	-3.5%	-2.2%	5.9%	5.0%	5.0%
Vanguard GNMA Admiral Shares	-2.9%	-2.0%	2.9%	5.0%	4.6%
Vanguard Intermediate-Term Inv-Grade Admiral	-3.3%	1.2%	5.6%	6.9%	5.1%
Vanguard Long-Term Inv-Grade Admiral Shares	-6.2%	-1.8%	7.5%	9.0%	6.1%
Vanguard Inflation-Protected Securities Inst. Shares	-7.4%	-5.1%	4.4%	4.1%	4.9%
Fidelity Strategic Income Fund	-2.5%	3.7%	6.6%	7.7%	7.1%
<b>Balanced</b>					
CREF Social Choice*	4.1%	17.4%	11.0%	5.4%	6.4%
Fidelity Asset Manager 70%	0.4%	13.1%	12.1%	5.5%	5.4%
Vanguard Wellington Admiral Shares	1.6%	15.0%	13.4%	7.3%	8.2%
PAX World Balanced Fund	-0.5%	11.3%	11.3%	3.1%	N/A
Vanguard Target Retirement 2010 Fund	-1.3%	7.1%	9.3%	5.3%	N/A
Vanguard Target Retirement 2015 Fund	-0.7%	9.6%	10.5%	5.4%	N/A
Vanguard Target Retirement 2020 Fund	-0.3%	11.4%	11.4%	5.4%	N/A
Vanguard Target Retirement 2025 Fund	-0.1%	12.9%	12.3%	5.3%	N/A
Vanguard Target Retirement 2030 Fund	0.2%	14.5%	13.2%	5.2%	N/A
Vanguard Target Retirement 2035 Fund	0.4%	16.0%	14.0%	5.2%	N/A
Vanguard Target Retirement 2040 Fund	0.6%	16.8%	14.2%	5.4%	N/A
Vanguard Target Retirement 2045 Fund	0.6%	16.8%	14.3%	5.4%	N/A
Vanguard Target Retirement 2050 Fund	0.6%	16.8%	14.2%	5.4%	N/A
Vanguard Target Retirement 2055 Fund	0.6%	16.8%	N/A	N/A	N/A
<b>Domestic Equity</b>					
Vanguard Windsor II Admiral Shares	4.1%	22.8%	18.6%	7.4%	8.0%
CREF Equity Index*	8.0%	27.4%	16.4%	5.3%	7.7%
CREF Stock*	6.0%	26.4%	14.0%	3.4%	7.7%
Fidelity Contrafund	2.0%	16.8%	16.7%	6.0%	9.9%
Minnesota Life Separate Account A*	2.8%	20.1%	18.0%	6.7%	7.0%
Vanguard 500 Index Fund*	2.9%	20.4%	18.3%	6.9%	7.2%
Vanguard Institutional Index Plus Shares	2.9%	20.5%	18.4%	7.0%	7.3%
Vanguard PRIMECAP Fund Admiral Shares	3.2%	27.6%	18.9%	7.2%	10.1%
CREF Growth*	7.8%	22.4%	16.2%	5.3%	7.1%
Fidelity OTC Portfolio	8.6%	21.4%	18.8%	9.2%	10.3%
Vanguard FTSE Social Index Fund Inst Shares*	4.6%	27.6%	18.4%	7.5%	5.7%
Vanguard Total Stock Mkt Fund Inst Shares	2.8%	21.4%	18.7%	7.4%	8.0%
Vanguard Extended Market Index Inst Shares	2.4%	25.9%	19.7%	8.9%	10.5%
Vanguard Growth Index Fund Inst Shares	1.2%	16.8%	18.7%	7.1%	7.8%
Vanguard Mid-Cap Index Institutional Shares	2.4%	25.0%	19.0%	7.9%	10.4%
Vanguard Small-Cap Index Institutional Shares	2.8%	25.7%	20.0%	10.1%	10.8%
Vanguard Total Intl Stock Fund Inst Shares	-3.3%	13.7%	8.4%	-0.8%	8.3%
Vanguard International Value Fund	-0.2%	18.6%	9.7%	-0.5%	8.7%
Vanguard International Explorer Fund	0.8%	20.8%	10.3%	2.1%	10.8%
Vanguard Global Equity Fund	0.6%	21.0%	14.4%	2.1%	8.7%
Vanguard Emerging Mkts Stock Inst Shares	-8.4%	1.6%	3.2%	-0.8%	13.2%
CREF Global Equity*	5.5%	26.7%	13.1%	1.5%	7.6%

Index Information is provided for comparison only, and investors cannot invest directly in any index.

## Money Market

3 Month T-Bill Index	0.0%	0.1%	0.1%	0.3%	1.8%
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## Fixed Income

Barclays Capital U.S. Aggregate Bond Index	-2.3%	-0.7%	3.5%	5.2%	4.5%
Barclays Capital U.S. Government/Credit Bond	-2.5%	-0.6%	3.9%	5.3%	4.4%

## Balanced

50 % S&P 500 / 50% Barclays Capital U.S. Aggr	0.0%	8.3%	9.9%	5.4%	5.1%
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## Domestic Equity

Russell 2000 Index	3.1%	24.2%	18.7%	8.8%	9.5%
S&P 500® Index	2.9%	20.6%	18.5%	7.0%	7.3%
CBOE Russell 3000 with Income Index	2.7%	21.5%	18.6%	7.3%	7.8%

## International &amp; Global

MSCI EAFE NR Index	-1.0%	18.6%	10.0%	-0.6%	7.7%
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